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National Indian Council on Aging Education Program  
12700 San Rafael NE Unit 2  
Albuquerque, New Mexico 87122  
(505) 821-2609

## The Medicare Savings Programs



If you have Medicare Part A and  
have limited income and resources,  
states have programs  
that can **help**  
**Indian Elders, and**  
**Indians with a disability,**  
**get the health**  
**care they need.**

Follow these three steps to  
find out how.

## Step 1

### Learn how the Medicare Savings Programs can help you.

Even with Medicare, Indian elders, and Indians with a disability, face some big challenges when it comes to getting the health care they need.

States have programs that may help—**the Medicare Savings Programs.**

These programs are run as part of the State Medical Assistance Program, and they can make a real difference for thousands of Indian elders and Indians with a disability.

For those who qualify—they could save you up to \$799 a year, and they may even help pay for additional health care costs and services.

But, many of the Indian people who are eligible for these important programs never even apply.

**Are you one of them?**

## Step 2

### Answer “YES” to these important questions.

**1. Do you have Medicare “Part A,” also known as hospital insurance?**

If you are not sure, look on your red, white and blue Medicare insurance card or call Social Security toll-free at 1-800-772-1213. TTY users should call 1-877-486-2048 to ask. If you must pay for Medicare Part A but cannot afford it, you should continue with question 2 because there is a program that may pay the Medicare Part A premium for you.

**2. Are you an individual with a monthly income of less than \$1,068\*, or a couple with a monthly income of less than \$1,426?**

**3. Are you an individual with resources of \$4,000 or less or a couple with resources of \$6,000 or less?**

Resources include things like money in a checking or savings account, stocks, or bonds. When you are figuring out your resources, do NOT include your home, a car, burial plots, up to \$1,500 for burial expenses, furniture, or the combined face value of your life insurance policy if it is \$1,500 or less.

\*Income limits will increase slightly in 2004.

## Step 3

### Call to get more information.

It is important to call if you think you qualify for any of these savings, even if you are not sure.

Talk to the state or tribal health or social service providers in your area and ask them to help you start taking advantage of these programs... programs that may make a real difference in your life.

For help, you can call:

National Indian Council on Aging  
Education Project at (505) 821-2609.

Or call Medicare’s 24-hour helpline  
toll-free at 1-800-MEDICARE  
(1-800-633-4227). TTY users should  
call 1-877-486-2048.

Or visit [www.medicare.gov](http://www.medicare.gov).

When you call to ask for information on the Medicare Savings Programs. Don’t miss out on getting the help you deserve.

**Talk to your State or tribal health or social service provider today!**